BALANCED SCORECARD - OHIO VALLEY REGIONAL MANAGER

PERFORMANCE AREA		METRIC	TARGET		
			Met Most	Met All	ES/CE
FINANCIAL: Weight - 40%	Profitability	Loss Ratio Ex-Cat	72%	67%	62%
		Expense Ratio	31.0%	30.0%	29%
		Controllable Expense	plus 3%	On target	3% under
	Growth	Commercial Growth	4%	6	8%
		Personal Lines Growth	13%	14.7%	16%
		International	5%	10%	15%
		Product Mix % CID, PMM, ERG of Commercial	54%	50%	46%
		Production (New Business) Target Lines (% of Plan)	85%	100%	110%
	Pricing Mgmt.	Meet Pricing & Exposure Goals	Good	At Plan	Over plan
EXTERNAL PROCESS: Weight - 20%	Customer Management	Commercial Retention	minus 3% plan	On Plan	Plus 3% over plan
		Establish account management plans and execute for top 25 accounts	Needs improvement	Good	Very Good
	Producer Management	Marketing Audit Results	75%	80%	85%
		New Appointments/Sources/Diversity	4	6	8
		MVI Implementation	Less than	8 million	Greater
	Market Management	Agency plans written and completed for all agents in CIN, 50% of agents in CLE & IND	Needs Improvement	Good	VG
INTERNAL PROCESS: Weight - 20%	Underwriting Quality	Audit Findings/WTO Feedback	Needs Improvement	Good/On Par	Very Good
		Regulatory Compliance	Needs Improvement	Good/On Par	Very Good
	Service Performance	New/Renewal Issuance	85	90	95
		Endorsement Issuance	85	90	95
		Premium Collections	68 Days	60 Days	57 Days
		Loss Control Results/Impact - Increase deliverables and service to LC accounts - setup system to improve report quality - include loss control in marketing effort - U/W feedback	Needs improvement	Better than average	Very Good
		Claims Results/Impact - U/W feedback	Needs improvement	Better than average	Very Good
PEOPLE MANAGEMENT: Weight - 20%	Management of Resources	Retention of ES performers and above staff (incl. evaluation of minority +/0 results)	86	88	90
		Minority Retention - Close gap by	1%	2%	3%
		Minority Hiring	15%	20%	25%
	Building Leaders	Execution of L&D Agenda	Satisfactory	Completed per plan	Clearly Exceeds
		Dev. plans for direct reports	100% by 7/1	100% by 6/1	100% by 5/1
		Mentoring/Coaching Staff - Personally mentor 5 high potential employees	Needs improvement	Better than average	Very Good
	Modeling	Employee Survey Results/Personal 360 Feedback	Needs Improv.	Good	VG

PERFORMANCE AREA		METRIC	TARGET		
			Met Most	Met All	EXCEL
	Behavior	Diverse Teams, Opening Learning/Work Environ, Elimination of Polar Distinctions Among Staff	Needs Improv.	Good	VG
		The U.S. Field averages approximately 40 hours of learning (not necessarily classroom training) per employee	35 hours	40 hours	45 hours
		Employees have written development plans	90	95	100
		Establish community involvement in all branch	Needs Improv.	Good	Very good

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